



January 6, 2022

DCML1SDHQN 000327



DOROTHEA V STAFFELD
341 CORRIE RD
ANN ARBOR, MI 48105

Account Information

Online:	wellsfargo.com
Fax:	1-866-590-8910
Telephone:	1-800-416-1472
Correspondence:	PO Box 10335 Des Moines, IA 50306
Hours of operation:	Mon - Thurs, 7 a.m. - 9 p.m., Fri, 7 a.m. - 8 p.m., Sat, 8 a.m. - 4 p.m., CT
Loan number:	0558719837
Property address:	341 CORRIE RD ANN ARBOR MI 48105

Subject: Important information about your request for COVID-19 payment assistance

Dear DOROTHEA V STAFFELD:

We hope that you're continuing to recover from the COVID-19 crisis.

We would like to offer you an opportunity to enter into a more permanent solution. You have options, but you must act now. We are here to help. If you have questions about the options listed below, please contact us immediately.

This letter provides details about your offer and the steps you'll need to take. Contact us at 1-877-458-8417 ext. 1335721190 to ask questions and discuss these foreclosure prevention options.

We are here to help. If you have questions, please contact us immediately.

You are approved for a trial period plan to modify your mortgage payment

If you accept this trial period plan, you will be required to make three monthly payments in the amount of **\$1,825.27**. If you follow the terms of the trial period plan, your mortgage will be permanently modified to a 40-year fixed rate term. **Please refer to the enclosed trial period plan for details on accepting this offer.**

If you do not contact us or send your first trial period plan payment by **January 20, 2022**, foreclosure proceedings may be started or continue.

If you do not want to modify your mortgage to a 40-year fixed rate term, and you believe you can afford a monthly payment that is similar to your current monthly principal and interest payment, please contact us immediately to discuss an option that only extends the term of your mortgage long enough to cover the payments missed during your payment suspension period.

Questions? Contact us

Wells Fargo Home Mortgage

Phone: 1-877-458-8417 ext. 1335721190

Email address: WFHomePreservationSupport@wellsfargo.com

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Website: wells Fargo.com/repaymentdetails

Unable to pay the monthly trial period payment or prefer to leave your home?

You may have other options to avoid foreclosure.

- A short sale: The sale of your property for a price that is less than the amount you still owe on your mortgage.
- A Mortgage Release™ (deed-in-lieu of foreclosure): The transfer of ownership of your property to us in exchange for release of some or all of the amount you still owe on your mortgage.

If you are approved for a short sale or Mortgage Release and complete the necessary steps, we will cancel your remaining mortgage debt obligation. **Cancellation of debt may have tax consequences. Please consult a tax advisor to discuss potential tax consequences.**

We encourage you to review the enclosed trial period plan. Thank you for your prompt attention to this matter. We are here to help you with your mortgage.

We're here to help

You have options. We're here to work with you every step of the way. Please call me at the number listed below.

Sincerely,

ANTOINETTE PHILLIPS

ANTOINETTE PHILLIPS
Home Preservation Specialist
Wells Fargo Home Mortgage
Ph: 1-877-458-8417 ext. 1335721190
Fax: 1-866-590-8910

Enclosure

Wells Fargo Home Mortgage
Return Mail Operations
PO Box 10368
Des Moines, IA 50306-0368



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DOROTHEA V STAFFELD
341 CORRIE RD
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Loan number:	0558719837
Property address:	341 CORRIE RD ANN ARBOR MI 48105

Subject: Loan modification trial period plan

Dear DOROTHEA V STAFFELD:

Based on careful review of your mortgage account, we are offering you an opportunity to enter into a loan modification trial period plan. This is the first step toward qualifying for a permanent loan modification. If you satisfy all of the terms of the offer, successfully complete the trial period plan by making the required payments, and return a signed loan modification agreement, we will sign the loan modification agreement and your loan will be permanently modified.

We're offering this modification based on our evaluation of the information that we've received so far. It's not based on an evaluation of a complete application. Other options may be available to you if you submit a complete application. Please contact us if you want to complete an application.

ACT NOW -- Key steps to modify your mortgage and prevent foreclosure action

Step 1: Contact us or send your first trial period plan payment to prevent foreclosure proceedings

You must do one of these by January 20, 2022.

- Contact us by phone or in writing to let us know if you intend to accept this offer,

Wells Fargo Home Mortgage
Correspondence: PO Box 10335
Des Moines, IA 50306
Phone: 1-877-458-8417 ext. 1335721190
Email address: WFHomePreservationSupport@wellsfargo.com
Website: wells Fargo.com

OR

- Send your first trial period plan payment of **\$1,825.27** to accept this offer.

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Loan number: 0558719837

Property address: 341 CORRIE RD
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If you do not contact us or send your first trial period plan payment by **January 20, 2022**, foreclosure proceedings may be started or continue.

Step 2: Make your trial period plan payments

To successfully complete the trial period plan, you must make the trial period plan payments below.

Trial period plan payment	Amount due	Due date
01	\$1,825.27	FEBRUARY 01, 2022
02	\$1,825.27	MARCH 01, 2022
03	\$1,825.27	APRIL 01, 2022

Please send the trial period plan payments to:

Wells Fargo Home Mortgage
P.O. Box 14538
Des Moines, IA 50306-3538

*If you submit your first trial period plan payment by **January 20, 2022**, follow this schedule for your second and third trial period plan payments only.

Once you complete your trial plan, the loan terms and your payment may change. Your modification agreement will include the final loan terms and payment.

We must receive each trial period plan payment in the month in which it is due. If we do not receive a trial period payment by the last day of the month in which it is due, this offer is revoked and we may refer your mortgage to foreclosure. If your mortgage has already been referred to foreclosure, foreclosure related expenses may have been incurred, foreclosure proceedings may continue, and a foreclosure sale may occur.

If you cannot afford the trial period plan payments described above but want to remain in your home, or if you have decided to leave your home, please contact us immediately to discuss additional foreclosure prevention options that may be available.

Step 3: Sign and return the loan modification agreement

Your modified terms will take effect only after:

- You have signed and submitted your loan modification agreement (which we will send you near the completion of the trial period plan);
- We have signed the loan modification agreement and returned a copy to you upon completion of the trial period plan; **AND**

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- The modification effective date set forth in the loan modification agreement has occurred.

Modification terms

The table below compares your current mortgage terms to the **estimated** modified terms.

	Current terms	Modification terms
Payment*	\$2,372.26	\$1,825.27
Interest rate	4.250%	3.125%
Term	312	480
Maturity Date	January 1, 2048	April 1, 2062
Deferred principal**	\$14,898.24	\$0.00

*Payment includes principal, interest, and escrow payment, if applicable. For more information on the estimated modification payment amount, review the **Frequently Asked Questions**.

For more information on deferred principal, review the **Frequently Asked Questions.

What else do you need to know?

- The terms of your existing note and mortgage remain in effect until the mortgage is permanently modified. However, while you are making your monthly trial period plan payments and otherwise remain in compliance with this trial period plan, foreclosure proceedings will not start or continue.
- There are no modification processing fees for this trial period plan or for modifying your mortgage.
- If your mortgage is modified, we will waive all unpaid late charges.
- There are no penalties for paying more than the amount due or for paying off the mortgage early.

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ANN ARBOR MI 48105**Frequently asked questions**

What is a trial period plan?	<ul style="list-style-type: none"> A trial period plan is a temporary payment relief period that allows you to demonstrate that you can consistently manage the estimated modified mortgage payment.
Why do I need to contact you within 14 days?	<ul style="list-style-type: none"> It is important to contact us within 14 days of the date of this letter. If your mortgage has already been, or is about to be, referred to foreclosure, contacting us will stop the foreclosure process. You can also stop the foreclosure process by sending the first trial period plan payment within 14 days of the date of this letter, which is earlier than the due date for the first trial period plan payment in Step 2. If your mortgage has already been referred to foreclosure, a foreclosure sale may occur if you do not contact us or send the first trial period plan payment within 14 days of the date of this letter. You may also incur additional expenses related to foreclosure if you do not contact us or send the first trial period plan payment within 14 days of the date of this letter.
Can I still receive a modification if I do not contact you or send the first trial period plan payment within 14 days?	<ul style="list-style-type: none"> Yes, except in the limited circumstances where a foreclosure sale occurs before the due date of the first trial period plan payment. However, you must make each of the trial period plan payments on time and then sign the final modification agreement as required in Steps 2 and 3.

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How does the modification work?	<ul style="list-style-type: none"> • A loan modification changes some of the terms of your mortgage, such as monthly payment, interest rate, and maturity date, which may make your payment more affordable. • You will repay the new interest-bearing mortgage balance in equal monthly payments over the modified term. • To permanently modify your mortgage, you first need to successfully complete the trial period plan. Your modified mortgage payment will be based on the interest-bearing unpaid principal balance as of the end of the trial period and may be moderately different than the trial period plan payment, which is an estimate of your modified mortgage payment. • Once you make all of your trial period plan payments on time and meet all of the terms in this trial period plan, you must sign and return the loan modification agreement. Once we determine you have complied with the trial period plan requirements, we will sign the loan modification agreement and send a copy back to you for your records.
Do I have to modify my loan into a 480-month (40-year) fixed rate term?	<ul style="list-style-type: none"> • Yes. A 480-month repayment term results in a lower modified monthly payment than would be available under a shorter term. The modified mortgage does not have any penalty if you pay off your mortgage earlier than the new maturity date. If you would like more information on options for paying off your mortgage early, please contact us for additional details at 1-800-416-1472.
What is deferred principal?	<ul style="list-style-type: none"> • Deferred principal is a portion of the unpaid mortgage balance for which repayment is delayed. If your modified terms include deferred principal, your due date for this amount would be the earliest of 1) the date you sell or transfer the property; 2) the date you refinance the modified mortgage; 3) the date you pay off the interest-bearing unpaid principal balance of the modified mortgage; or 4) the new maturity date of the modified mortgage. Interest is not charged on any deferred principal.
Will my interest rate and principal and interest payment be fixed after my loan is permanently modified?	<ul style="list-style-type: none"> • Yes. If your loan is permanently modified, your interest rate and monthly principal and interest payment will be fixed for the life of your mortgage. • Your new monthly payment may include an escrow payment for property taxes, hazard insurance and other escrowed expenses, unless its inclusion is prohibited by applicable law. If the cost of your homeowners insurance, property tax assessment or other escrowed expenses increases, your monthly payment may increase as well.

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How will a trial period plan and loan modification impact my credit?	<ul style="list-style-type: none"> • We will not report the delinquency status of your loan or your entry into a trial period plan to credit reporting agencies during the trial period so long as you are paying in accordance with the terms of this trial period plan. • Once your loan is modified, you will be considered current on your mortgage. • For more information about your credit score, go to https://www.consumerfinance.gov/consumer-tools/credit-reports-and-scores/
What if I need further assistance?	<ul style="list-style-type: none"> • Please contact us anytime at 1-800-416-1472, especially if you experience another event that may prevent you from making your mortgage payment. • For a list of HUD-approved housing counseling agencies that can provide free foreclosure prevention and debt management information, and may be able to provide translation or other language assistance, contact one of the following federal government agencies: <ul style="list-style-type: none"> ◦ The U.S. Department of Housing and Urban Development (HUD) at 1-800-569-4287 or www.hud.gov/counseling ◦ The Consumer Financial Protection Bureau (CFPB) at 1-855-411-2372 or www.consumerfinance.gov/mortgagehelp • For additional information on how to avoid foreclosure, including help for military servicemembers, you may also visit Fannie Mae's www.KnowYourOptions.com.
What if I acquired an ownership interest in the property, such as through death, divorce or legal separation?	<ul style="list-style-type: none"> • You should contact us as soon as possible. We are here to help you adjust to these events and provide you with information on where to send the mortgage payments. Please contact us to obtain a list of documentation that is needed to confirm your identity and ownership interest in the property, and to discuss next steps.

Additional trial period plan information and legal notices

We will not refer your loan to foreclosure or proceed to foreclosure sale during the trial period plan, if you are complying with the terms of the trial period plan:

- Any pending foreclosure action or proceeding that has been suspended may be resumed if you do not follow the terms of the plan or do not qualify for a permanent modification.

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- We will hold the trial period plan payments in an account until sufficient funds are in the account to pay your oldest past due monthly payment. Unless required by applicable law, there will be no interest paid on the funds in the account and any funds in the account at the end of the trial period plan will be deducted from the amount that will be added to your principal balance.
- Our acceptance of your payments during the trial period plan does not waive our right to require immediate payment in full of all amounts you owe on your mortgage, including the right to resume or continue foreclosure action, if you fail to comply with the terms of the plan. Entering a trial period plan does not mean that your mortgage will be considered current, unless your payments under the plan completely resolve all past due amounts.

Your current mortgage documents remain in effect; however, you are permitted to make the trial period plan payment instead of the current monthly payment required under your mortgage documents

All the terms of your current mortgage documents remain in effect during the trial period plan. Nothing in the trial period plan shall be understood to be a satisfaction or release in whole or in part of your obligations contained in the mortgage documents.

We reserve the right to revoke this offer or terminate the trial period plan following your acceptance if we learn of information that would make you ineligible for the trial period plan or loan modification. In this event, we may exercise any of the rights and remedies provided by the loan documents and applicable law.

Your mortgage will not be modified if you sold or transferred any interest in the property in violation of your mortgage loan documents.

If we discover issues with the property's title, we will contact you to help us resolve them for you

Please note that your trial period may extend beyond the dates provided due to title issues against the property. For this reason, you should continue to make your trial period payments in the same amount by the same day each month, until the title issues are resolved. If these issues aren't resolved, we won't be able to complete the modification, even if you pay the trial period payments. Your home preservation specialist will let you know when you can move forward with the final modification or if there are changes in your eligibility status.

If you're currently in HAMP and in good standing, you should be aware of this important information about the current HAMP terms. (To be in good standing means that you have not missed the equivalent of three full monthly payments as of the last day of any month.)

If you accept the new offer, you'll give up any HAMP pay-for-performance incentives that have yet to be funded. If you decide not to accept the new offer, you will not lose the HAMP pay-for-performance incentives as long as you remain in good standing. It's important that you understand this change before you make a decision. Please contact us if you choose not to accept the new offer or if you have any questions.

What you need to do if you're making automatic payments

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If you're not able to make payments during this time and your payments are automatically withdrawn, you'll need to cancel or suspend the payments. To adjust automatic recurring payments, contact us to discuss your options. If you use a bill pay or a third-party payment service, contact the service provider directly to make any changes.

Your next steps

- Call us or make your first trial period plan payment to stop the foreclosure process and begin your loan modification process.
- Make your trial period plan payments by their due dates.
- Remember that in addition to successfully completing your trial period plan payments, you must sign and return the loan modification agreement.

Sincerely,

ANTOINETTE PHILLIPS

ANTOINETTE PHILLIPS
Home Preservation Specialist
Wells Fargo Home Mortgage
Ph: 1-877-458-8417 ext. 1335721190
Fax: 1-866-590-8910

Designated address for qualified written request, notice of error, request for information

Borrowers have certain rights under Federal law related to resolving errors and requesting information about their account, and that they may learn more about their rights by contacting the servicer. A qualified written request, notice of error, and request for information are written correspondence (not on a payment coupon or other payment medium) that must include, or otherwise enable us to identify the: name of each borrower, account number and a description of the error you believe has occurred OR a request for specific information (or additional accounting) regarding your account. Your submission must be in writing and sent to: P.O. Box 10335, Des Moines, IA 50306.

Get free counseling to help manage expenses and avoid foreclosure.

Reach out to a local HUD-approved, non-profit housing counseling agency if you're struggling to keep up with monthly expenses, or want help to avoid foreclosure. At no cost, a counselor will work closely with you, providing the information and assistance you need. To find an agency near you, go to www.hud.gov/offices/hsg/sfh/hcc/fc. Or call 1-800-569-4287 (TDD 1-800-877-8339).

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Be sure you avoid anyone who asks for a fee for counseling or a loan modification, or asks you to sign over the deed to your home, or to make your mortgage payments to anyone other than Wells Fargo Home Mortgage.

Where appropriate, Wells Fargo Home Mortgage is required to inform you that, as your account servicer, we are attempting to collect a debt and any information obtained will be used for that purpose.

We may report information about your account to consumer reporting agencies. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

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